

Arkansas Department of Career Education  
Curriculum Framework**Course Title:** Investments and Securities**Career Cluster:** Finance**Secondary – Business/Marketing Technology**

Course Number	492270		
Credit	.5		
CIP Number	( <i>Program area responsibility to insert CIP code(s)/titles</i> <a href="http://nces.ed.gov/ipeds/cipcode/Default.aspx?y=55">http://nces.ed.gov/ipeds/cipcode/Default.aspx?y=55</a> )		
Grade Level	10-12		
Prerequisite	Tech Prep Core		
Course Type	Elective		
Teacher Certification	Please refer to the Course Code Management System ( <a href="https://adedata.arkansas.gov/ccms/">https://adedata.arkansas.gov/ccms/</a> ) for the most current licensure codes.		
CTSO	FBLA	DECA	
Facility Requirements	<a href="http://arkansasfacilities.arkansas.gov/SchoolFacManual.aspx">http://arkansasfacilities.arkansas.gov/SchoolFacManual.aspx</a>		
Industry Certifications	WISE Financial Literacy		

**Course Description**

Course is designed to teach the basics of investing. Topics include investing in stocks, bonds, mutual funds, and real estate; the relationship between risk and return; saving money in using different financial instruments; retirement planning using Individual Retirement Accounts, 401k and 403b accounts and annuities; estate planning; and using insurance to plan for risk management. The course is designed to provide opportunities for independent and collaborative work. It is a semester course.

**Program Purpose/Structure**

The purpose of this course is to teach students the fundamentals and benefits of investing for life long financial health

**Laboratory Activities**

3T

**Special Notes**

3T

**Career and Technical Student Organization (CTSO)**

FBLA, DECA

**Standards**

3T

<b>Standard 1.0 Investment Fundamentals</b>				
<b>Performance Indicator 1.1 Describe the different purposes of saving</b>	<b>Recommended Application/Activity</b>	<b>CCSS Standards</b>	<b>CCTC Standards</b>	<b>National Standards for Business Education</b>
1.1.1 Discuss the difference between short and long term needs	<ul style="list-style-type: none"> <li>Research and compile a list of short-term financial needs (e.g., Emergencies, Vacations, Social Events, Repairs, and Major Purchases)</li> <li>Research and compile a list of long-term financial needs (e.g., Home Ownership, Education, Retirement, Investing, and Financial Security)</li> </ul>	SL9-10.2 SL11-12.2 R9-10.5 R11-12.5 R9-10.9 R11-12.9 W9-10.4 W11-12.4	CRP3	EPF1
1.1.2 Explain the features and purposes of different savings options, features, and plans	<ul style="list-style-type: none"> <li>Research and compile a list of ways to save regularly (e.g., Direct Deposit to Savings Account, Automatic Deductions from Paycheck, and Piggy Bank for Cash and Change)</li> <li>Use a graphic organizer compare and contrast different saving options such as Certificate of Deposit, Savings Accounts, Money Market Accounts, etc.</li> <li>Research and compile a list of factors when selecting a savings plan (e.g., Liquidity, Safety, Convenience, Interest-Earning Potential or Yield, and Fees and Restrictions)</li> <li>Research current interest rates using BankRate.com on different types of banking accounts and prepare a spreadsheet on how much interest would be earned in one, three, five years, etc. using compound interest</li> <li>Prepare a budget, using information from <i>Real-Life Arkansas</i> website, have students plan on how much they can save according to their chosen career</li> </ul>	SL9-10.2 SL11-12.2 R9-10.7 R11-12.7 W9-10.6 W11-12.6	FN1 FN2 CRP2 CRP3 CRP7 CRP11	EPF12
1.1.3 Compare and contrast the financial institutions in which savings can be placed	<ul style="list-style-type: none"> <li>Research and compile a list of financial institutions in which savings can be place (e.g., Commercial Banks, Savings and Loan Associations, Credit Unions, Brokerage Firms, and Online Accounts)</li> <li>Investigate the role of the Federal Reserve System and laws placed on financial institutions</li> </ul>	SL9-10.2 SL11-12.2 R9-1.9 R11-12.9 W9-10.4 W11-12.9	FN-SEC1 CRP7	EPF15

<b>Performance Indicator 1.2</b> <b>Describe the stages of investing and the relationship between risk and return</b>	<b>Recommended Application/Activity</b>	<b>CCSS Standards</b>	<b>CCTC Standards</b>	<b>National Standards for Business Education</b>
1.2.1 Compare and contrast investment strategies, options, and sources of investment	<ul style="list-style-type: none"> <li>• Research and compile reasons on why to invest. (Beats Inflation, Increases Wealth, Fun and Challenging)</li> <li>• Describe the five stages of investing and how investing changes as you grow older</li> <li>• Examine the different types of risk and how to diversify risk (i.e., Interest-Rate, Political, Market, Nonmarket, Company, and Industry)</li> <li>• Research the best-recommended investments strategies.</li> <li>• Compile a list of criteria for choosing an investment. (e.g., Degree of Safety, Degree of Liquidity, Expected Dividends and Interest, Potential Growth, Tax Benefits, Purchase, Price and Fees)</li> </ul>	SL9-10.2 SL11-12.2 R9-10.2 R11-12.2 R9-10.5 R11-12.5 R9-10.9 R11-12.9 W9-10.4 W11-12.4	CRP7 FN-SEC3 FN-SEC5 FN2	EPF13

Performance Indicator 1.3 Describe sources of financial information to make investment decisions	Recommended Application/Activity	CCSS Standards	CCTC Standards	National Standards for Business Education
1.3.1 Explain basic investment options, rated by risk	<ul style="list-style-type: none"> <li>Research and classify investment choices by return/risk (i.e., Low Risk/Return, Medium Risk/Return, High Risk/Return)</li> <li>Research a company by reading different financial reports (e.g., Moody's, Standard and Poor's, and Value Line) and writing a one-page summary</li> <li>Research and compile a list of sources for financial information (e.g., Newspapers, Financial Magazines, Brokerage Firms, Financial Advisors, Annual Reports, and Online Investor Education)</li> <li>Key terms for this standard include: <b>annual percentage yield, annual report, certificate of deposit, compound interest, discretionary income, diversification, interest, liquidity, money market, principal, return, risk, and securities</b></li> </ul>	SL9-10.4 SL11-12.4 L9-10.6 L11-12.6 R9-10.5 R11-12.5 R9-10.6 R11-12.6 R9-10.8 R11-12.8 W9-10.2 W11-12.2 W9-10.4 W11-12.4 W9-10.6 W11-12.6 W9-10.8 W11-12.8	CRP7 CRP11 FN-SEC2 FN-14	EPF13

<b>Standard 2.0 Personal Investing</b>				
<b>Performance Indicator 2.1 Describe investing in stocks</b>	<b>Recommended Application/Activity</b>	<b>CCSS Standards</b>	<b>CCTC Standards</b>	<b>National Standards for Business Education</b>
2.1.1 Compare and contrast types of stocks	<ul style="list-style-type: none"> <li>Research and compile a list of different types of stocks (e.g., Common, Preferred, Income, Growth, Emerging, Blue Chip, Defensive, and Cyclical)</li> <li>Research the history of stocks and the reasons company issues stocks and prepare a multimedia presentation or written report</li> </ul>	SL9-10.2 SL11-12.2 SL9-10.4 SL11-12.4 R9-10.4 R11-12.4 R9-10.5 R11-12.5 R9-10.9 R11-12.9 W9-10.4 W11-12.4	CRP7 FN-SEC2	EPF13
2.1.2 Explain the worth of a stock	<ul style="list-style-type: none"> <li>Identify factors that affect stock prices (e.g., Company Performance, Interest Rates, Market Conditions, Political Conditions, and Earnings Per Share)</li> <li>Research a company's stock prices and prepare a time line with explanations for a company's stock prices over time</li> <li>Participate in the <i>Stock Market Game</i> through Economics Arkansas</li> </ul>	SL9-10.4 SL11-12.4 SL9-10.5 SL11-12.5 R9-10.4 R11-12.4 R9-10.7 R11-12.7 R9-10.9 R11-12.9 W9-10.2a W11-12.2a W9-10.6 W11-12.6 W9-10.8 W11-12.8	FN-SEC2 FN-SEC3 FN-SEC5 FN1 FN2 FN6 CRP3 CRP7 CRP8 CRP11	EPF13

2.1.3 Identify the functions of a stock exchange	<ul style="list-style-type: none"> <li>• Use a graphic organizer to compare and contrast the different stock exchanges (e.g., NYSE, AMEX, NASDAQ)</li> <li>• Research and prepare a multimedia presentation or written report about the history of stock exchanges</li> <li>• Research the history of the Dow Jones Index, what companies are listed on the Dow Jones, and how are they selected</li> <li>• Research the history of the S&amp;P 500, what companies are listed on the S&amp;P 500 and how are they selected</li> </ul>	SL9-10.2 SL11-12.2 SL9-10.4 SL11-12.4 SL9-10.5 SL11-12.5 R9-10.5 R11-12.5 R9-10.7 R11-12.7 R9-10.9 R11-12.9 W9-10.2a W11-12.2A	CRP7 CRP11 FN-SEC1 FN8	EPF13
2.1.4 Analyze stock investment strategies	<ul style="list-style-type: none"> <li>• Research and compile a list of short-term stock investing strategies (e.g., Buying on Margin, Short Selling, and Day Trading)</li> <li>• Research and compile a list of long-term stock investing strategies (e.g., Buy and Hold, Dollar Cost Averaging, Direct Investment, and Reinvesting Dividends)</li> <li>• Role play a stock broker and have the students make recommendations on which stocks to invest in</li> </ul>	SL9-10.1 SL11-12.1 R9-10.5 R11-12.5 W9-10.4 W11-12.4	FN-SEC2 FN-SEC3 FN-SEC5 FN2 FN4 FN6 CRP3	EPF13
2.1.5 Interpret Stock Listing	<ul style="list-style-type: none"> <li>• Use a graphic organizer to interpret stock market listing in a newspaper or financial website</li> <li>• Use spreadsheet software to create a stock listing featuring stocks that students are interested in investing in</li> </ul>	R9-10.4 R11-12.4 R9-10.7 R11-12.7 W9-10.6 W11-12.6	FN-SEC2 FN-SEC3 FN1 FN2 FN4 CRP11	EPF13

<b>Performance Indicator 2.2 Describe bond investments</b>	<b>Recommended Application/Activity</b>	<b>CCSS Standards</b>	<b>CCTC Standards</b>	<b>National Standards for Business Education</b>
2.2.1 Identify the different types of bonds	<ul style="list-style-type: none"> <li>Research and compile a list of different types of bonds (e.g., Corporate, Municipal, Treasury, Federal Agency, and Savings)</li> <li>Research and prepare a one page summary on why corporations or government agencies issue bonds</li> </ul>	R9-10.5 R11-12.5 W9-10.4 W11-12.4 W9-10.6 W11-12.6	FN-SEC2 FN-SEC3 FN4 FN6 CRP3	EPF13
2.2.2 Explain how to buy and sell bonds	<ul style="list-style-type: none"> <li>Research and summarize the process on how to buy and sell corporate and municipal bonds</li> <li>Have students play the role of a financial planner and make recommendations on what types of bonds to invest in according to individual needs</li> </ul>	SL9-10.1 SL11-12.1 R9-10.4 R11-12.4 R9-10.5 R11-12.5 W9-10.4 W11-12.4 W9-10.6 W11-12.6	FN-SEC2 FN-SEC3 FN-SEC5 FN2 FN4 FN5 CRP3	EPF13
2.2.3 Explain bond worth	<ul style="list-style-type: none"> <li>Research different bonds and make recommendations on which bonds to invest in based upon face value, interest, taxes, and maturity date</li> <li>Use spreadsheet software to calculate yield on different types of bonds</li> </ul>	SL9-10.2 SL11-12.2 SL9-10.5 SL11-12.5 R9-10.7 R11-12.7 W9-10.4 W11-12.4 W9-10.6 W11-12.6	FN-SEC3 FN-SEC5 FN1 FN2 FN4 CRP3 CRP7 CRP8 CRP11	EPF13
2.2.4 Evaluate bond grades	<ul style="list-style-type: none"> <li>Research and compile a list of agencies who give bond grades (e.g., Moody's, Standard and Poors, Fitch, and DBRS)</li> <li>Research bond grades for different bonds using Moody's or Standard and Poor's.</li> <li>Use a graphic organizer to compare and contrast how different bond agencies grade bonds.</li> </ul>	SL9-10.2 SL11-12.2 R9-10.4 R11-12.4 R9-10.9 R11-12.9	FN-SEC2 FN-SEC3 FN2 FN4 CRP3 CRP7 CRP11	EPF13



2.2.5 Interpret bond listings	<ul style="list-style-type: none"> <li>Use a graphic organizer to interpret bond listings in a newspaper or financial website.</li> <li>Use spreadsheet software to prepare a bond listing of different bonds that students are interested</li> </ul>	R9-10.4 R11-12.4 R9-10.7 R11-12.7 W9-10.6 W11-12.6	FN-SEC2 FN-SEC3 FN1 FN2 FN4 CRP11	EPF13
<b>Performance Indicator 2.3 Examine mutual fund investments</b>	<b>Recommended Application/Activity</b>	<b>CCSS Standards</b>	<b>CCTC Standards</b>	<b>National Standards for Business Education</b>
2.3.1 Classify types of Mutual Funds	<ul style="list-style-type: none"> <li>Research and compile a list of different categories of mutual funds (e.g., Growth, Income, Growth and Income, Money Market, and Global and Index)</li> <li>Use a graphic organizer to compare and contrast categories of mutual funds by risk and return</li> </ul>	SL9-10.2 SL11-12.2	FN-SEC2 FN-SEC5 FN2 CRP11	EPF13
2.3.2 Explain how to buy and sell mutual funds	<ul style="list-style-type: none"> <li>Research and explain the process of buying and selling mutual funds</li> <li>Have students prepare a multimedia presentation interpreting a mutual fund prospectus</li> <li>Use spreadsheet software to calculate the costs and fees for buying and selling mutual funds</li> </ul>	SL9-10.4 SL11-12.4 SL9-10.5 SL11-12.5 R9-10.4 R11-12.4 R9-10.6 R11-12.6 R9-10.7 R11-17.7 R9-10.9 R11-12.9 W9-10.4 W11-12.4	FN-SEC2 FN-SEC3 FN-SEC5 FN1 FN2 FN4 FN11 CRP2 CRP7 CRP8 CRP11	EPF13
2.3.3 Interpret mutual fund quotations	<ul style="list-style-type: none"> <li>Use a graphic organizer to interpret mutual funds listing using a newspaper or financial website</li> <li>Use spreadsheet software to prepare a mutual fund listing of mutual funds students are interested in investing in</li> </ul>	R9-10.4 R11-12.4 R9-10.7 R11-12.7 W9-10.6 W11-12.6	FN-SEC2 FN-SEC3 FN1 FN2 FN4 CRP11	EPF13

2.3.4 Explain the importance of diversification among mutual funds	<ul style="list-style-type: none"> <li>Research and explain how investing in mutual funds is less risky than investing in stocks</li> <li>Describe the importance of diversification when investing in mutual funds</li> </ul>	R9-10.7 R11-12.7 R9-10.8 R11-12.8 W9-10.2 W11-12.2 W9-10.6 W11-12.6	FN-SEC2 FN-SEC3 FN2 FN4 FN5 CRP3 CRP7	EPF13 EPF17
<b>Performance Indicator 2.4 Examine other investment options</b>	<b>Recommended Application/Activity</b>	<b>CCSS Standards</b>	<b>CCTC Standards</b>	<b>National Standards for Business Education</b>
2.4.1 Compare and contrast real estate investment options	<ul style="list-style-type: none"> <li>Research and compile a list of different types of real estate investment strategies (e.g., Vacant Land, Single-Family House, Rental Properties, Recreation Property, Real Estate Syndicates, and Real Estate Investment Trusts)</li> <li>Investigate the legal requirements and documents on buying real estate</li> <li>Research mortgage interest rates on 10-Year, 15-Year and 30-Year Rates and explain why the longer the mortgage term the higher the interest rate</li> <li>Use spreadsheet software to create a monthly amortization schedule for a mortgage</li> <li>Use spreadsheet software to track the revenue and expenses on owning rental property. Students would figure out monthly mortgage payments and how much rent to charge potential renters, Repairs Expense, and Property Taxes</li> </ul>	SL9-10.2 SL11-12.2 R9-10.4 R11-12.4 R9-10.5 R11-12.5 R9-10.7 R11-12.7 R9-10.9 R11-12.9 W9-10.6 W11-12.6 W9-10.8 W11-12.8 W9-10.7 W11-12.7	FN-SEC2 FN1 FN2 FN8 CRP3 CRP8 CR9 CRP11	EPF13

2.4.2 Research other speculative investment alternatives	<ul style="list-style-type: none"> <li>• Research the prices on precious metals such as gold, silver, and platinum and use spreadsheet software to track the prices of precious metals and how the prices have changed over time</li> <li>• Use a graphic organizer to compare and contrast investing in collectible and precious metals with stocks, bonds, and mutual funds</li> <li>• Prepare a multimedia presentation over expensive art paintings and the people who created the art.</li> <li>• Use spreadsheet software to track the prices of commodities over a period of time</li> <li>• Key Terms for this standard include: <b>bear market, blue chip stocks, bonds, bull market, callable bond, common stock, corporate bond, dividend reinvestment, dividends, dollar-cost averaging, earnings per share, face value, federal agency bond, growth stocks, income stocks, index fund, junk bond, market order, market value, municipal bond, net asset value, over-the-counter market, par value, percent yield, preferred stock, price/earnings ratio, prospectus, real estate, return on investment, securities exchange, speculative investment, stock, stock index, stock split, stock broker, stockholder, ticker symbol, and treasury bond</b></li> </ul>	SL9-10.2 SL11-12.2 SL9-10.4 SL11-12.4 SL9-10.5 SL11-12.5 R9-10.4 R11-12.4 R9-10.7 R11-12.7 R9-10.9 R11-12.9 W9-10.4 W11-12.4 W11-12.6 W11-12.6 W9-10.8 W11-12.8	FN-SEC2 FN-SEC5 FN1 FN2 FN4 CRP2 CRP3 CRP4 CRP7 CRP8 CRP11	EPF13
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**Standard 3.0 Retirement and Estate Planning**

<b>Performance Indicator 3.1</b> <b>Describe features of retirement investment options</b>	<b>Recommended Application/Activity</b>	<b>CCSS Standards</b>	<b>CCTC Standards</b>	<b>National Standards for Business Education</b>
3.1.1 Assess the role of Social Security in the retirement planning process	<ul style="list-style-type: none"> <li>Use the Social Security Website to calculate how much social security students would draw at retirement</li> <li>Prepare a payroll register for employees where social security taxes are taken out of a paycheck</li> <li>Research current laws regarding social security and how it will apply to student's lives once they start working</li> </ul>	SL9-10.2 SL11-12.2 R9-10.7 R11-12.7 W9-10.6 W11-12.6	FN-SEC1 FN8 CRP1 CRP3 CRP11	EPF13 EPF17
3.1.2 Distinguish the difference between types of personal retirement investments	<ul style="list-style-type: none"> <li>Use a graphic organizer to compare and contrast the differences between a traditional IRA and a Roth IRA</li> <li>Research and prepare a multimedia presentation over the benefits of a Keogh Plan</li> <li>Use spreadsheet software to compute how much an annuity would be worth if they made regular monthly payments for 20 years</li> <li>Use spreadsheet software to prepare a payout schedule for an annuity</li> <li>Research the penalties for early withdrawal from IRA accounts</li> <li>Research how to apply for a reverse mortgage and use spreadsheet software to calculate yearly payments from a reverse mortgage</li> <li>Prepare a brochure on different retirement communities and the features of each retirement community</li> </ul>	SL9-10.2 SL11-12.2 SL9-10.4 SL11-12.4 SL9-10.5 SL11-12.5 R9-10.4 R11-12.4 R9-10.7 R11-12.7 R9-10.9 R11-12.9 W9-10.4 W11-12.4 W9-10.6 W11-12.6 W9-10.8 W11-12.8	FN-SEC2 FN-SEC3 FN1 FN2 FN4 FN8 FN9 CRP3 CRP7 CRP8 CRP11	EPF13 EPF17

3.1.3 Compare and contrast employer sponsored retirement plans	<ul style="list-style-type: none"> <li>• Show the video Can You Afford to Retire (on PBS website) and have students explain how companies have switched from a pension retirement system to a 401K retirement system and what does it mean for students retirement plans</li> <li>• Research the process of how to convert a 401K retirement plan to an IRA when a person changes jobs.</li> <li>• Use spreadsheet software to calculate the value of a 401K or 403b retirement plan with both employee and employer making contributions</li> <li>• Use a graphic organizer to compare and contrast a defined benefit plan (Pension) with a defined contribution plan (401k, 403b)</li> </ul>	SL9-10.2 SL11-12.2 R9-10.6 R11-12.6 R9-10.7 R11-12.7 R9-10.8 R11-12.8 R9-10.9 R11-12.9 W9-10.4 W11-12.4	FN-SEC2 FNSEC-5 FN1 FN2 FN4 FN8 CRP3 CRP7 CRP8 CRP11	EPF13 EPF17
<b>Performance Indicator 3.2</b> <b>Discuss the role of estate planning to meet individual and family retirement needs</b>	<b>Recommended Application/Activity</b>	<b>CCSS Standards</b>	<b>CCTC Standards</b>	<b>National Standards for Business Education</b>
3.2.1 Use estate planning tools to prepare a plan for transfer of personal assets.	<ul style="list-style-type: none"> <li>• Using legal software, create a will</li> <li>• Research what happens to a person who dies without a will</li> <li>• Using legal software, create a trust to transfer assets</li> <li>• Using legal software, prepare a power of attorney document</li> <li>• Research and compile a list of federal and state taxes as they apply to estates (e.g., Federal Estate, State Death, Federal Gift, and Federal/State Income)</li> <li>• Key Terms for this standard include: <b>401(k), 403(b), Annuity, codicil, defined benefit plan, defined contribution plan, estate, estate planning, estate tax, executor, gift tax, heirs, Individual Retirement Plan, inheritance tax, intestate, Medicare, power of attorney, Social Security, trust, trustee, and will</b></li> </ul>	SL9-10.2 SL11-12.2 R9-10.4 R11-12.4 R9-10.5 R11-12.5 W9-10.2 W11-12.2 W9-10.4 W11-12.4 W9-10.6 W11-12.6	FN-SEC2 FNSEC-5 FN2 FN8 CRP1 CRP CRP7 CRP8 CRP11	EPF13

<b>Standard 4.0 Protecting Your Wealth</b>				
<b>Performance Indicator 4.1 Discuss risk management</b>	<b>Recommended Application/Activity</b>	<b>CCSS Standards</b>	<b>CCTC Standards</b>	<b>National Standards for Business Education</b>
4.1.1 Explain the concept of insurance	<ul style="list-style-type: none"> <li>Prepare a list of insurers in the area, types of insurance sold, and the insurance company represented</li> <li>Research different types of insurance and the need for insurance in our lives (e.g., Automobile, Health, Life, and Property)</li> <li>Research the Great Depression and write a report or create a multimedia presentation on the government programs that were created to help people in difficult times and how the programs are helping people today</li> </ul>	SL9.10.2 SL11-12.2 SL9.10.4 SL11-12.4 SL9-10.5 SL11-12.5 R9-10.5 R11-12.5 W9-10.2 W11-12.2 W9-10.6 W11-12.6 W9-10.8 W11-12.8	FN14 FN2 CRP1 CRP3 CRP7 CRP8 CRP11	EPF17
4.1.2 Identify types of risk	<ul style="list-style-type: none"> <li>Research and compile a list of the different types of risk (e.g., Pure, Speculative, Economic, Insurable)</li> <li>Using a graphic organizer, students will list the type of risks they face, cause of the risks, and ways to protect or reduce risks</li> </ul>	R9-10.5 R11-12.5 R9-10.9 R11-12.9 W9-10.4 W11-12.4	FN14 FN2 CRP1 CRP3 CRP7 CRP11	EPF17
4.1.3 Outline the risk management process	<ul style="list-style-type: none"> <li>List the steps in the risk management process</li> <li>Using a graphic organizer, students will list the risks they face, the seriousness of financial impact and the method of handling the risk</li> <li>Research and compile a list of ways to reduce insurance costs</li> </ul>	R9-10.4 R11-12.4 R9-10.5 R11-12.5 R9-10.9 R11-12.9 W9-10.4 W11-12.4 W9-10.8 W11-12.8	FN14 FN2 CRP3 CRP7 CRP11	EPF17

Performance Indicator 4.2 Examine insurance options	Recommended Application/Activity	CCSS Standards	CCTC Standards	National Standards for Business Education
4.2.1 Compare and contrast types of property insurance	<ul style="list-style-type: none"> <li>Research and compile a list of different types of property insurance. (Renters, Liability, Homeowner's, Flood, Earthquake)</li> <li>Use a graphic organizer to compare and contrast different types of property insurance</li> <li>Use spreadsheet software to calculate how much property insurance is needed and insurance reimbursement in case of a loss</li> <li>Using word processing software to prepare a household inventory list for insurance purposes</li> <li>Read a property insurance policy and explain the key elements of the policy</li> <li>Research the process of filing an insurance claim.</li> <li>Research and write an essay on why homeowner's insurance is higher than renter's insurance</li> <li>Explain why homeowners with an attractive nuisance should take extra precautions in addition to increasing their liability coverage</li> </ul>	SL9-10.2 SL11-12.2 R9-10.4 R11-12.4 R9-10.5 R11-12.5 R9-10.6 R11-12.6 R9-10.7 R11-12.7 R9-10.9 R11-12.9 W9-10.2 W11-12.2 W9-10.4 W11-12.4 W9-10.6 W11-12.6 W9-10.8 W11-12.8	FN14 FN1 FN2 CRP1 CRP3 CRP7 CRP8 CRP11	EPF17
4.2.2 Compare and contrast different types of automobile insurance	<ul style="list-style-type: none"> <li>Research and identify cost factors of automobile insurance.</li> <li>Use two different automobile insurance websites to compare and calculate the cost of automobile insurance for the student</li> <li>Research and compile a list of type of automobile insurance (Liability, Collision, Comprehensive, Personal Injury Protection, and Uninsured/Underinsured Motorist)</li> <li>Read an automobile insurance policy and identify key elements of the policy and coverage</li> <li>Interview an insurance agent about different automobile insurance policies. Write a summary of the interview and present in class</li> </ul>	SL9-10.2 SL11-12.2 R9-10.4 R11-12.4 R9-10.5 R11-12.5 R9-10.6 R11-12.6 R9-10.7 R11-12.7 R9-10.9 R11-12.9 W9-10.2 W11-12.2 W9-10.4 W11-12.4	FN14 FN2 FN8 CRP1 CRP3 CRP7 CRP11	EPF17

4.2.3 Identify common types of health insurance	<ul style="list-style-type: none"> <li>• Research and compile a list of different health insurance coverage. (Basic Health, Major Medical, Dental, Vision)</li> <li>• Visit the healthcare.gov website and compare health insurance rates for different plans on the state exchanges</li> <li>• Research the benefits of a health savings plan</li> <li>• Use the medicare.gov website and research the types of medical procedures Medicare pays for and how much costs that patients would pay</li> <li>• Using a graphic organizer, compare and contrast two different health insurance plans on types of coverage</li> <li>• Research and compile a list of things students can do in their daily lives to improve their health and reduce future health costs</li> </ul>	SL9-10.2 SL11-12.4 R9-10.4 R11-12.4 R9-10.5 R11-12.5 R9-10.7 R11-12.7 R9-10.9 R11-12.9 W9-10.4 W11-12.4	FN14 FN-SEC5 FN2 CRP1 CRP3 CRP7 CRP11	EPF17
4.2.4 Identify the need for disability Insurance	<ul style="list-style-type: none"> <li>• Research the costs of different types of short-term and long term disability plans</li> <li>• Research and write a report or prepare a multimedia presentation on the process of applying for disability benefits from the social security administration</li> <li>• Research workers' compensation laws; prepare a report or multimedia presentation on the history of the law and how it affects students in the workplace</li> <li>• Research and compile a list of ways to reduce accidents in the workplace</li> </ul>	SL9-10.2 SL11-12.2 SL9-10.4 SL11-12.4 SL9-10.5 SL11-12.5 R9-10.4 R11-12.4 R9-10.8 R11-12.8 W9-10.4 W11-12.4 W9-10.6 W11-12.6 W9-10.8 W11-12.8	FN14 FN2 FN-SEC5 FN8 CRP1 CRP3 CRP7 CRP8 CRP11	EPF17



4.2.5 Examine types of life insurance	<ul style="list-style-type: none"> <li>• Research and compile reasons why people should purchase life insurance</li> <li>• Research and write an essay on why some people pay higher life insurance premiums than others.</li> <li>• Use a graphic organizer to compare and contrast a term life policy and a whole life policy</li> <li>• Use spreadsheet software to calculate cash value of whole life policy</li> <li>• Key Terms for this standard include: <b>automobile insurance, cash value, disability insurance, health insurance, homeowner's insurance, indemnification, insurable interest, insurance, liability risks, life insurance, personal risks, property risks, pure risk, renter's insurance, risk management, term life insurance, umbrella policy, and whole life insurance</b></li> </ul>	SL9-10.2 SL11-12.2 R9-10.6 R11-12.6 R9-10.7 R11-12.7 R9-10.9 R11-12.9 W9-10.5 W11-12.5 W9-10.6 W11-12.6	FN-IN5 FN4 FN8 CRP1 CRP3 CRP7 CRP8 CRP11	EPF17
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## **Glossary**

### **Standard 1.0 Investment Fundamentals**

Annual percentage yield – the actual interest rate an account pays per year, including compounding

Annual report – a summary of a corporation's financial results for the year and prospects for the future

Certificate of Deposit (CD) – a deposit that earns a fixed interest rate for a specified length of time

Compound interest – interest computed on the original principal plus the accumulated interest

Discretionary income – money that is left over after the bills have been paid

Diversification – the spreading of risk among many types of investments

Interest – money paid for the use of money; earnings on a savings account

Liquidity – the ability of an asset to be converted into cash quickly without loss of value

Money market – an investment in which deposited money is used to purchase safe, liquid securities

Principal – the amount of money set aside by an investor that will earn interest

Return – percentage of profit on original investment

Risk – the chance that an investment's value will decrease

Securities – stocks and bonds issued by corporations or governments

### **Standard 2.0 Personal Investing**

Bear market – a market characterized by falling prices and investor pessimism

Blue chip stocks – stocks of large, well-established corporations with a solid record of profitability

Bond – a certificate of debt (usually interest-bearing or discounted) that is issued by a government or corporation in order to raise money

Bull market – a prolonged period of rising stock prices and a general feeling of investor optimism

Callable bond – a bond that the issuer has the right to pay off before its maturity date

Common stock – a type of stock that pays a variable dividend and gives the holder voting rights

Corporate bond – long-term debt securities issued by large firms

Dividend reinvestment – using dividends previously earned on stock to buy more shares

Dividends – the part of the corporation's profit paid to stockholders

Dollar-cost averaging – an investment technique that involves the systematic purchase of an equal dollar amount of the same stock at regular intervals

Earnings per share – a corporation's after-tax earnings divided by the number of shares of common stock outstanding

Face value – the amount a bondholder will be repaid when the bond matures or is due

Federal agency bond – a bond issued by the federal agency

Growth stocks – stocks in corporations that reinvest their profits into the business so that it can grow

Income stocks – stocks that have a consistent history of paying high dividends

Junk bond – a bond that has a low rating, or no rating at all

Market order – an order to buy or sell a stock at its prevailing market price

Market value – the price for which a stock is bought and sold in the marketplace

Municipal bond – a bond issued by state and local governments

Net Asset Value (NAV) – the market value of the securities that a mutual fund has purchased minus any liabilities owed

Over-the-Counter market (OTC) – a network of brokers who buy and sell the securities of corporations that are not listed on a securities exchange

Par value – an assigned (and often arbitrary) dollar amount that is printed on a stock certificate

Percent yield – percentage of the current price of the stock dividends represented

Preferred stock – a type of stock that pays a fixed dividend and carries no voting rights

Price/earnings ratio – the price of a share of stock divided by the corporation's earnings per share over the last 12 months

Prospectus – a legal document that offers securities or mutual fund shares for sale

Real estate – land and any thing permanently affixed to the land (building, wells, etc.)

Return on Investment (ROI) – the profit earned on the stock as a percentage of the total cost of buying the stock

Securities exchange – a marketplace where brokers who are representing investors meet to buy and sell securities

Speculative investment – investment with the chance of quick or considerable profit

Stock – a unit of ownership in a corporation

Stock index – a benchmark that investors use to judge the performance of their investments

Stock split – an increase in the number of outstanding shares of a company's stock

Stockbroker – an employee of a brokerage firm who buys and sells securities for investors

Stockholder – owners of a corporation

Ticker symbol – the abbreviated term that is used to identify a stock for trading purposes

Treasury bond – long term debt securities issued by the U.S. treasury

### **Standard 3.0 Retirement and Estate Planning**

401(k) – a retirement plan of for-profit corporations in which the employee chooses a percentage of their salary to set aside, and the company may put in a matching amount.

403(b) – a retirement plan for employees of not-for-profit companies such as employees of schools, non-profit organizations and governmental units; operates similar to a 401(k) plan.

Annuity – a contract sold by an insurance company that provides the investor with a series of regular payments, usually after retirement

Codicil – a document that explains, adds, or deletes provisions in your existing will

Defined benefit plan – a company sponsored retirement plan that specifies retirement benefits, based on wages earned and years of service

Defined contribution plan – a company sponsored retirement plan that specifies a minimum contribution, but no promise of a particular benefit at retirement

Estate – all that a person owns, less debt owed, at the time of the person's death

Estate planning – preparing a plan for transferring property during one's lifetime and at one's death

Estate tax – a tax levied by the government on property transferred from deceased people to their heirs

Executor – the person designated in a will to carry out your instructions regarding the distribution of your assets

Gift tax – the tax levied on a person giving a gift to another person if it exceeds the annual limit

Heirs – persons who receive property from someone who has died

Individual Retirement Plan (IRA) – a retirement plan that allows individuals to set aside money in a tax deferred account, subject to limitations

Inheritance tax – a tax levied by the state against an heir who inherits property

Intestate – the condition of dying without a will

Medicare – government medical assistance program for retired and/or disabled persons.

Power of attorney – a legal document giving another person the power to act on your behalf

Social Security – a federal social insurance program which provides aid for elderly, disabled workers, and other eligible persons.

Testator – the person who makes a will for themselves

Trust – a legal document in which an individual gives someone else control of property, for ultimate distribution to another person

Trustee – the person given the responsibility of distributing the property of a trust according to the wishes of the testator

Will – a legal document expressing the desires of the author with regard to the disposition of property

#### **Standard 4.0 Protecting your Wealth**

Automobile insurance – insurance that provides protection to owners and operators of motor vehicles

Cash value – the savings accumulated in a whole life insurance policy that you would receive if you canceled your policy

Disability insurance – an insurance plan that supplements lost income when illness or injury prevents the insured from working

Health insurance – a plan for sharing the risk of medical costs resulting from an injury or illness

Homeowner's insurance – insurance that protects property owners in case of property loss, loss of use and liability from the result of an injury.

Indemnification – putting an insurance policyholder back in the same financial condition as before a loss occurred

Insurable interest – financial interest in life or property such that, if the life or property were lost or harmed, the insured would suffer financially

Insurance – financial protection that spreads risk among a large group of people

Liability risks – the possibilities of loss due to error or negligence

Life insurance – provides funds to the beneficiaries when the insured dies

Personal risks – possible losses involving income or standard of living

Property risks – the chances of loss or harm to personal or real property

Pure risk – a chance of loss with no chance for gain

Renter's insurance – insurance that protects renters from property and liability risks

Risk management – an organized strategy for controlling financial loss from pure risks

Term life insurance – a life insurance policy that remains in effect for a specified period of time

Umbrella policy – liability insurance that supplements auto and property coverage by expanding reimbursement limits.

Whole life insurance – permanent life insurance that remains in effect for the insured's lifetime and builds cash value

**Common Core State Standards Grades 9-12****ELA Speaking and Listening Standards Grades 9-10**

1. Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9–10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively. **SL9-10.1**
  - a. Come to discussions prepared, having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas. **SL9-10.1a**
  - b. Work with peers to set rules for collegial discussions and decision-making (e.g., informal consensus, taking votes on key issues, presentation of alternate views), clear goals and deadlines, and individual roles as needed. **SL9-10.1b**
  - c. Propel conversations by posing and responding to questions that relate the current discussion to broader themes or larger ideas; actively incorporate others into the discussion; and clarify, verify, or challenge ideas and conclusions. **SL9-10.1c**
  - d. Respond thoughtfully to diverse perspectives, summarize points of agreement and disagreement, and, when warranted, qualify or justify their own views and understanding and make new connections in light of the evidence and reasoning presented. **SL9-10.1d**
2. Integrate multiple sources of information presented in diverse media or format(e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source. **SL9-10.2**
3. Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric, identifying any fallacious reasoning or exaggerated or distorted evidence. **SL9-10.3**
4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task. **SL9-10.4**
5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest. **SL9-10.5**

**ELA Speaking and Listening Standards Grades 11-12**

1. Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively. **SL11-12.1**
  - a. Come to discussions prepared, having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas. **SL11-12.1a**
  - b. Work with peers to promote civil, democratic discussions and decision-making, set clear goals and deadlines, and establish individual roles as needed. **SL11-12.1b**
  - c. Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives. **SL11-12.1c**
  - d. Respond thoughtfully to diverse perspectives; synthesize comments, claims, and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task. **SL11-12.1d**
2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data. **SL11-12.2**
3. Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used. **SL11-12.3**
4. Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks. **SL11-12.4**

5. Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest. **SL11-12.5**

#### **ELA Language Grades 9-10**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 9–10 reading and content, choosing flexibly from a range of strategies. **L9-10.4**
  - a. Use context (e.g., the overall meaning of a sentence, paragraph, or text; a word's position or function in a sentence) as a clue to the meaning of a word or phrase. **L9-10.4a**
  - b. Identify and correctly use patterns of word changes that indicate different meanings or parts of speech (e.g., analyze, analysis, analytical; advocate, advocacy). **L9-10.4b**
  - c. Consult general and specialized reference materials (e.g., dictionaries, glossaries, thesauruses), both print and digital, to find the pronunciation of a word or determine or clarify its precise meaning, its part of speech, or its etymology. **L9-10.4c**
  - d. Verify the preliminary determination of the meaning of a word or phrase (e.g., by checking the inferred meaning in context or in a dictionary). **L9-10.4d**
6. Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression. **L9-10.6**

#### **ELA Language Grades 11-12**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11–12 reading and content, choosing flexibly from a range of strategies. **L11-12.4**
  - a. Use context (e.g., the overall meaning of a sentence, paragraph, or text; a word's position or function in a sentence) as a clue to the meaning of a word or phrase. **L11-12.4a**
  - b. Identify and correctly use patterns of word changes that indicate different meanings or parts of speech (e.g., conceive, conception, conceivable). **L11-12.4b**
  - c. Consult general and specialized reference materials (e.g., dictionaries, glossaries, thesauruses), both print and digital, to find the pronunciation of a word or determine or clarify its precise meaning, its part of speech, its etymology, or its standard usage. **L11-12.4c**
  - d. Verify the preliminary determination of the meaning of a word or phrase (e.g., by checking the inferred meaning in context or in a dictionary). **L11-12.4d**
6. Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression. **L11-12.6**

#### **Reading Standards for Literacy in Science and Technical Subjects Grades 9-10**

1. Cite specific textual evidence to support analysis of science and technical texts, attending to the precise details of explanations or descriptions. **R9-10.1**
2. Determine the central ideas or conclusions of a text; trace the text's explanation or depiction of a complex process, phenomenon, or concept; provide an accurate summary of the text. **R9-10.2**
3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks, attending to special cases or exceptions defined in the text. **R9-10.3**



4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 9–10 texts and topics. **R9-10.4**
5. Analyze the structure of the relationships among concepts in a text, including relationships among key terms (e.g., force, friction, reaction force, energy). **R9-10.5**
6. Analyze the author's purpose in providing an explanation, describing a procedure, or discussing an experiment in a text, defining the question the author seeks to address. **R9-10.6**
7. Translate quantitative or technical information expressed in words in a text into visual form (e.g., a table or chart) and translate information expressed visually or mathematically (e.g., in an equation) into words. **R9-10.7**
8. Assess the extent to which the reasoning and evidence in a text support the author's claim or a recommendation for solving a scientific or technical problem. **R9-10.8**
9. Compare and contrast findings presented in a text to those from other sources (including their own experiments), noting when the findings support or contradict previous explanations or accounts. **R9-10.9**
10. By the end of grade 10, read and comprehend science/technical texts in the grades 9–10 text complexity band independently and proficiently. **R9-10.10**

#### **Reading Standards for Literacy in Science and Technical Subjects Grades 11-12**

1. Cite specific textual evidence to support analysis of science and technical texts, attending to important distinctions the author makes and to any gaps or inconsistencies in the account. **R11-12.1**
2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms. **R11-12.2**
3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text. **R11-12.3**
4. Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11–12 texts and topics. **R11-12.4**
5. Analyze how the text structures information or ideas into categories or hierarchies, demonstrating understanding of the information or ideas. **R11-12.5**
6. Analyze the author's purpose in providing an explanation, describing a procedure, or discussing an experiment in a text, identifying important issues that remain unresolved. **R11-12.6**
7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem. **R11-12.7**
8. Evaluate the hypotheses, data, analysis, and conclusions in a science or technical text, verifying the data when possible and corroborating or challenging conclusions with other sources of information. **R11-12.8**
9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible. **R11-12.9**
10. By the end of grade 12, read and comprehend science/technical texts in the grades 11–CCR text complexity band independently and proficiently. **R11-12.10**

**Writing Standards for Literacy in History/Social Studies, Science, and Technical Subjects Grades 9-10**

1. Write arguments focused on discipline-specific content. **W9-10.1**
  - a. Introduce precise claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that establishes clear relationships among the claim(s), counterclaims, reasons, and evidence. **W9-10.1a**
  - b. Develop claim(s) and counterclaims fairly, supplying data and evidence for each while pointing out the strengths and limitations of both claim(s) and counterclaims in a discipline-appropriate form and in a manner that anticipates the audience's knowledge level and concerns. **W9-10.1b**
  - c. Use words, phrases, and clauses to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims. **W9-10.1c**
  - d. Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing. **W9-10.1d**
  - e. Provide a concluding statement or section that follows from or supports the argument presented. **W9-10.1e**
2. Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes. **W9-10.2**
  - a. Introduce a topic and organize ideas, concepts, and information to make important connections and distinctions; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension. **W9-10.2a**
  - b. Develop the topic with well-chosen, relevant, and sufficient facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic. **W9-10.2b**
  - c. Use varied transitions and sentence structures to link the major sections of the text, create cohesion, and clarify the relationships among ideas and concepts. **W9-10.2c**
  - d. Use precise language and domain-specific vocabulary to manage the complexity of the topic and convey a style appropriate to the discipline and context as well as to the expertise of likely readers. **W9-10.2d**
  - e. Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing. **W9-10.2e**
  - f. Provide a concluding statement or section that follows from and supports the information or explanation presented (e.g., articulating implications or the significance of the topic). **W9-10.2f**
3. Write precise enough descriptions of the step-by-step procedures they use in their investigations or technical work that others can replicate them and (possibly) reach the same results. **W9-10.3**
4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. **W9-10.4**
5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience. **W9-10.5**
6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology's capacity to link to other information and to display information flexibly and dynamically. **W9-10.6**
7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation. **W9-10.7**
8. Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation. **W9-10.8**
9. Draw evidence from informational texts to support analysis, reflection, and research. **W9-10.9**

10. Write routinely over extended time frames (time for reflection and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences. **W9-10.10**

**Writing Standards for Literacy in History/Social Studies, Science, and Technical Subjects Grades 11-12**

1. Write arguments focused on discipline-specific content. **W11-12.1**
  - a. Introduce precise, knowledgeable claim(s), establish the significance of the claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that logically sequences the claim(s), counterclaims, reasons, and evidence. **W11-12.1a**
  - b. Develop claim(s) and counterclaims fairly and thoroughly, supplying the most relevant data and evidence for each while pointing out the strengths and limitations of both claim(s) and counterclaims in a discipline-appropriate form that anticipates the audience's knowledge level, concerns, values, and possible biases. **W11-12.1b**
  - c. Use words, phrases, and clauses as well as varied syntax to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims. **W11-12.1c**
  - d. Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing. **W11-12.1d**
  - e. Provide a concluding statement or section that follows from or supports the argument presented. **W11-12.1e**
2. Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes. **W11-12.2**
  - a. Introduce a topic and organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension. **W11-12.2a**
  - b. Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic. **W11-12.2b**
  - c. Use varied transitions and sentence structures to link the major sections of the text, create cohesion, and clarify the relationships among complex ideas and concepts. **W11-12.2c**
  - d. Use precise language, domain-specific vocabulary and techniques such as metaphor, simile, and analogy to manage the complexity of the topic; convey a knowledgeable stance in a style that responds to the discipline and context as well as to the expertise of likely readers. **W11-12.2d**
  - e. Provide a concluding statement or section that follows from and supports the information or explanation provided (e.g., articulating implications or the significance of the topic). **W11-12.2e**
3. Write precise enough descriptions of the step-by-step procedures they use in their investigations or technical work that others can replicate them and (possibly) reach the same results. **W11-12.3**
4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. **W11-12.4**
5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience. **W11-12.5**
6. Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information. **W11-12.6**
7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation. **W11-12.7**

8. Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation. **W11-12.8**
9. Draw evidence from informational texts to support analysis, reflection, and research. **W11-12.9**
10. Write routinely over extended time frames (time for reflection and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences. **W11-12.10**

## **Common Career and Technical Core Standards**

### ***Business Management and Administration Career Cluster***

#### **Business Management and Administration Career Cluster Standards**

1. Utilize mathematical concepts, skills, and problem solving to obtain necessary information for decision making in business. **BM1**
2. Describe laws, rules, and regulations as they apply to effective business operations. **BM2**
3. Explore, develop, and apply strategies for ensuring a successful business career. **BM3**
4. Identify, demonstrate, and implement solutions in managing effective customer relationships. **BM4**
5. Implement systems, strategies, and techniques used to manage information in a business. **BM5**
6. Implement, monitor, and evaluate processes to ensure efficiency and quality results. **BM6**

#### **Administrative Support Career Pathway (BM-ADM)**

1. Plan, staff, lead, and organize human resources to enhance employee productivity and satisfaction. **BM-ADM1**
2. Access, evaluate and disseminate information for business decision making. **BM-ADM2**
3. Plan, monitor and manage day-to-day business activities. **BM-ADM3**

#### **General Management Career Pathway (BM-MGT)**

1. Describe and follow laws and regulations affecting business operations and transactions. **BM-MGT1**
2. Access, evaluate, and disseminate information for business decision making. **BM-MGT2**
3. Apply economic concepts fundamental to global business operations. **BM-MGT3**
4. Employ and manage techniques, strategies, and systems to enhance business relationships. **BM-MGT4**
5. Plan, monitor, and manage the use of financial resources to ensure a business' financial well-being. **BM-MGT5**
6. Plan, monitor, and manage day-to-day business functions activities to sustain continued business functioning. **BM-MGT6**
7. Plan, organize, and manage an organization/department to achieve business goals. **BM-MGT7**
8. Create strategic plans used to manage business growth, profit, and goals. **BM-MGT8**

### ***Finance Career Cluster***

#### **Finance Career Cluster Standards (FN)**

1. Utilize mathematical concepts, skills, and problem solving to obtain necessary information for decision making in the finance industry. **FN1**
2. Utilize tools, strategies, and systems to plan, monitor, manage, and maintain the use of financial resources. **FN2**
3. Plan, staff, lead, and organize human resources in finance to enhance employee productivity and job satisfaction. **FN3**

4. Determine effective tools, techniques, and systems to communicate and deliver value to finance customers. **FN4**
5. Create and maintain positive, ongoing relationships with finance customers. **FN5**
6. Plan, monitor, and manage day-to-day activities to ensure effective and efficient finance operations. **FN6**
7. Implement safety, health, and environmental controls to ensure a safe and productive finance workplace. **FN7**
8. Describe and follow laws, regulations, and ethical standards that affect finance operations and transactions. **FN8**
9. Plan, manage, and maintain the use of financial resources to protect solvency. **FN9**
10. Plan, organize, and manage a finance organization/department. **FN10**
11. Plan, monitor, and manage day-to-day activities required to sustain continued business functioning. **FN11**
12. Access, evaluate, and disseminate financial information to enhance financial decision-making processes. **FN12**
13. Manage a financial product or service mix in order to respond to market opportunities. **FN13**
14. Employ financial risk-management strategies and techniques used to minimize business loss. **FN14**

**Accounting Career Pathway (FN-ACT)**

1. Describe and follow laws and regulations to manage accounting operations and transactions. **FN-ACT1**
2. Utilize accounting tools, strategies, and systems to plan, monitor, manage, and maintain the use of financial resources. **FN-ACT2**
3. Process, evaluate, and disseminate financial information to assist business decision making. **FN-ACT3**
4. Utilize career-planning concepts, tools, and strategies to explore, obtain, and/or develop an accounting career. **FN-ACT4**

**Banking Services Career Pathway (FN-BNK)**

1. Describe and abide by laws and regulations in order to manage business operations and transactions in the banking services industry. **FN-BNK1**
2. Create and maintain positive, ongoing relationships with banking customers in order to enhance the organization's image. **FN-BNK2**
3. Manage the use of financial resources to enhance banking performance. **FN-BNK3**
4. Demonstrate the use of banking technology and equipment. **FN-BNK4**
5. Manage the day-to-day activities within a banking organization to ensure secure operations. **FN-BNK5**
6. Utilize career planning concepts, tools, and strategies to explore, obtain, and develop a career in banking services. **FN-BNK6**
7. Determine client needs and wants and respond through planned, personalized communication to influence purchase decisions and enhance future business opportunities in banking services. **FN-BNK7**

**Business Finance Career Pathway (FN-BFN)**

1. Describe and follow laws and regulations to manage business operations and transactions in corporate finance. **FN-BFN1**
2. Manage the use of financial resources to ensure business stability. **FN-BFN2**
3. Utilize career-planning concepts, tools, and strategies to explore, obtain, and/or develop in a corporate finance career. **FN-BFN3**
4. Employ risk-management strategies and techniques in corporate finance to minimize business loss. **FN-BFN4**

**Insurance Career Pathway (FN-INS)**

1. Describe and follow laws and regulations to manage business operations and transactions in the insurance industry. **FN-INS1**
2. Plan, monitor, and manage day-to-day insurance organization activities. **FN-INS2**
3. Utilize career-planning concepts, tools, and strategies to explore, obtain, and/or develop a career in insurance. **FN-INS3**
4. Demonstrate underwriting techniques and strategies to evaluate the risk posed by potential insurance clients. **FN-INS4**

5. Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future insurance business opportunities. **FN-INS5**

**Securities and Investments Career Pathway (FN-SEC)**

1. Describe and follow laws and regulations to manage business operations and transactions in the securities and investments industry. **FN-SEC1**
2. Manage the use of financial resources to perform key duties in the securities and investments industry. **FN-SEC2**
3. Plan, monitor, and manage day-to-day securities and investments operations. **FN-SEC3**
4. Utilize career-planning concepts, tools, and resources to explore, obtain, and/or develop in a securities and investments career. **FN-SEC4**
5. Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future securities and investments opportunities. **FN-SEC4**

***Hospitality & Tourism Career Cluster*****Hospitality & Tourism Career Cluster Standards (HT)**

1. Describe the key components of marketing and promoting hospitality and tourism products and services. **HT1**
2. Evaluate the nature and score of the Hospitality and Tourism Career Cluster and the role of hospitality and tourism in society and the economy. **HT2**
3. Demonstrate hospitality and tourism customer service skills that meet customers' needs. **HT3**
4. Describe employee rights and responsibilities and employers' obligations concerning occupational health and safety in the hospitality and tourism workplace. **HT4**
5. Identify potential (real and perceived) hazards and emergency situations and determine the appropriate safety and security measures in the hospitality and tourism workplace. **HT5**
6. Describe career opportunities and means to attain those opportunities in each of the Hospitality and Tourism Career Pathways. **HT6**

**Travel and Tourism Career Pathway (HT-TT)**

1. Apply information about time zones, seasons, and domestic and international maps to create or enhance travel. **HT-TT1**
2. Apply unit and time conversion skills to develop travel schedules and compute cost, distance, and time (including travel time) factors. **HT-TT2**
3. Analyze cultural diversity factors to enhance travel planning. **HT-TT3**
4. Assess the potential (real and perceived) hazards related to multiple environments, and recommend appropriate safety, health, and security measures for travelers. **HT-TT4**
5. Develop a safety and security plan containing proactive and reactive solutions to manage emergency situations for travelers and staff. **HT-TT5**
6. Use common travel and tourism terminology used to communicate within the industry. **HT-TT6**
7. Customize travel with diverse transportation, lodging, cruise, and food options. **HT-TT7**
8. Compare and contrast services and products from related industries to understand and evaluate how they impact the delivery of travel and tourism products and services to customers. **HT-TT8**
9. Identify the community elements necessary to maintain cooperative tourism development efforts. **HT-TT9**
10. Develop a travel product that matches customer needs, wants, and expectations. **HT-TT10**
11. Design promotional packages to effectively market travel and tourism. **HT-TT11**
12. Select the most effective communication technique and media venue to convey travel marketing information to a target audience. **HT-TT12**

***Information Technology Career Cluster***

**Information Technology Career Cluster Standards (IT)**

1. Demonstrate effective professional communication skills and practices that enable positive customer relationships. **IT1**
2. Use product or service design processes and guidelines to produce a quality information technology (IT) product or service. **IT2**
3. Demonstrate the effectiveness of cross-functional teams in achieving IT project goals. **IT3**
4. Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors. **IT4**
5. Explain the implications of IT on business transformation and development. **IT5**
6. Describe trends in emerging and evolving computer technologies and their influence on IT practices. **IT6**
7. Perform standard computer backup and restore procedures to protect IT information. **IT7**
8. Recognize and analyze potential IT security threats to develop and maintain security requirements. **IT8**
9. Describe quality assurance practices and methods employed in producing and providing quality IT products and services. **IT9**
10. Describe the use of computer forensics to prevent and solve information technology crimes and security breaches. **IT10**

**Web and Digital Communications Career Pathway (IT-WD)**

1. Analyze customer requirements to design and develop a Web or digital communication product. **IT-WD1**
2. Apply the design and development process to produce user-focused Web and digital communications solutions. **IT-WD2**
3. Write product specifications that define the scope of work aligned to customer requirements. **IT-WD3**
4. Demonstrate the effective use of tools for digital communication production, development, and project management. **IT-WD4**
5. Develop, administer, and maintain Web applications. **IT-WD5**
6. Design, create, and publish a digital communication product based on customer needs. **IT-WD6**
7. Evaluate the functionality of a digital communication product using industry accepted techniques and metrics. **IT-WD7**
8. Implement quality assurance processes to deliver quality digital communication products and services. **IT-WD8**
9. Perform maintenance and customer support functions for digital communication products. **IT-WD9**
10. Comply with intellectual property laws, copyright laws and ethical practices when creating Web and digital communications. **IT-WD10**

**Marketing Career Cluster****Marketing Career Cluster Standards (MK)**

1. Describe the impact of economics, economics systems, and entrepreneurship on marketing. **MK1**
2. Implement marketing research to obtain and evaluate information for the creation of a marketing plan. **MK2**
3. Plan, monitor, manage, and maintain the use of financial resources for marketing activities. **MK3**
4. Plan, monitor, manage, and maintain the day-to-day activities required for continued marketing business operations. **MK4**
5. Describe career opportunities and the means to achieve those opportunities in each of the Marketing Career Pathways. **MK5**
6. Select, monitor, and manage sales and distribution channels. **MK6**
7. Determine and adjust prices to maximize return while maintaining customer perception of value. **MK7**
8. Obtain, develop, maintain, and improve a product or service mix in response to market opportunities. **MK8**
9. Communicate information about products, services, images, and/or ideas to achieve a desired outcome. **MK9**
10. Use marketing strategies and processes to determine and meet client needs and wants. **MK10**

**Marketing Management Career Pathway (MK-MGT)**

1. Plan, organize, and lead marketing staff to achieve business goals. **MK-MGT1**

2. Plan, manage, and monitor day-to-day marketing management operations. **MK-MGT2**
3. Plan, manage, and organize to meet the requirements of the marketing plan. **MK-MGT3**
4. Access, evaluate, and disseminate information to aid in making marketing management decisions. **MK-MGT4**
5. Determine and adjust prices to maximize return and meet customers' perceptions of value. **MK-MGT5**
6. Obtain, develop, maintain, and improve a product or service mix in response to market opportunities. **MK-MGT6**
7. Communicate information about products, services, images, and/or ideas. **MK-MGT7**

**Marketing Research Career Pathway (MK-RES)**

1. Plan, organize, and manage day-to-day marketing research activities. **MK-RES1**
2. Design and conduct research activities to facilitate marketing business decisions. **MK-RES2**
3. Use information systems and tools to make marketing research decisions. **MK-RES3**

**Common Career and Technical Core Career Ready Practices (CCTC CRP)**

1. Act as a responsible and contributing citizen and employee. **CRP1**
2. Apply appropriate academic and technical skills. **CRP2**
3. Attend to personal health and financial well-being. **CRP3**
4. Communicate clearly, effectively, and with reason. **CRP4**
5. Consider the environmental, social, and economic impacts of decisions. **CRP5**
6. Demonstrate creativity and innovation. **CRP6**
7. Employ valid and reliable research strategies. **CRP7**
8. Utilize critical thinking to make sense of problems and persevere in solving them. **CRP8**
9. Model integrity, ethical leadership, and effective management. **CRP9**
10. Plan education and career path aligned to personal goals. **CRP10**
11. Use technology to enhance productivity. **CRP11**
12. Work productively in teams while using cultural/global competence. **CRP12**